

**OJAI COMMUNITY BANK**

	CPP Disbursement Date 01/30/2009	Cert 57850	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$112	\$124	10.2%		
Loans	\$82	\$86	4.9%		
Construction & development	\$8	\$9	13.8%		
Closed-end 1-4 family residential	\$20	\$19	-5.3%		
Home equity	\$8	\$11	34.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-43.9%		
Commercial & Industrial	\$7	\$7	-5.2%		
Commercial real estate	\$32	\$34	5.3%		
Unused commitments	\$16	\$12	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-25.0%		
Cash & balances due	\$7	\$11	63.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$100	\$112	11.9%		
Deposits	\$100	\$112	12.0%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$12	-3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.6%	--		
Tier 1 risk based capital ratio	12.3%	11.7%	--		
Total risk based capital ratio	13.5%	13.0%	--		
Return on equity <sup>1</sup>	-17.0%	0.0%	--		
Return on assets <sup>1</sup>	-1.9%	0.0%	--		
Net interest margin <sup>1</sup>	4.4%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	101.2%	60.9%	--		
Loss provision to net charge-offs (qtr)	114.3%	3300.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	1.8%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.4%	0.4%	0.0%	0.0%	--
Home equity	0.0%	5.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	44.7%	1.0%	1.3%	0.0%	--
Commercial & Industrial	2.5%	0.0%	0.1%	0.2%	--
Commercial real estate	0.0%	7.8%	0.0%	0.0%	--
Total loans	1.6%	4.0%	0.0%	0.0%	--